REMARKS

Claims 1-23 are pending in the present application. Claim 1 has been amended in

accordance with the Office's suggestion. The Office has rejected claims 1-23 under 35 USC

102(e) as being anticipated by Rajan (6,633,910). The undersigned respectfully traverses this

rejection and requests consideration of the remarks set forth herein.

Rejection of Claims 1-23 in View of Rajan

Independent claim 1 includes the following language:

1. (Presently Amended)   A method for notifying a customer of at least one
requested event comprising:
    providing the customer with access to a notification system, including,
        (i)   **determining a status of the customer as a member
customer or a non-member customer of an institution providing the
notification system,**
        (ii)   generating access data for the customer, and
        (iii)   prompting the customer for the access data;
    **prompting the customer to select at least one requested event, wherein
a member customer is provided with more event choices ~~that~~than a non-
member customer;**
    storing the customer's at least one requested event selection in a first
database;
    prompting the customer to select at least one method of notification;
    storing the customer's at least one method of notification selection in the
first database;
    prompting the customer to select at least one time for notification;
    storing the customer's at least one time for notification selection in the
first database;
    receiving trigger data from at least a second database into the notification
system that triggers the at least one requested event;
    formulating a notification message that includes information about the at
least one requested event; and
    sending the notification message to the customer via the customer's at
least one method of notification at the customer's at least one time for
notification.

The undersigned notes that the Office has not cited to any specific portion of Rajan as disclosing

the limitations highlighted in **bold** above, nor has the Office addressed the limitations in any

way. The undersigned notes that in order to sustain an anticipatory rejection under 102, the

Office must show that the reference(s) cited teaches every element of the claims. MPEP Sec.

2131. The undersigned has reviewed Rajan and fails to see where AT LEAST the highlighted

limitations are recited? Notably, while Rajan is directed to a notification system for

"subscribers," Rajan makes no distinction between member and non-member subscribers.

Accordingly, Rajan does not disclose determining a subscriber's status as member or non-

member nor does Rajan disclose prompting a subscriber to select at least on requested event

wherein member and non-member subscribers are presented with different event options

depending on their status. Rajan does not anticipate the language of independent claim 1 or

claims 2-6 which are dependent thereon.

Similarly, with respect to dependent claim 3, since there is no distinction between

member and non-member subscribers described in Rajan, the limitation of claim 3 clearly is not

disclosed in Rajan.

Independent claim 7 includes the following language:

7. (Original)   A system for notifying a customer of at least one requested event comprising:
          means for providing the customer with access to a notification system, including,
                    (i)   **means for determining a status of the customer as a member customer or a non-member customer of an institution providing the notification system,**
                    (ii)   means for generating access data for the customer, and
                    (iii)   means for prompting the customer for the access data;

means for prompting the customer to select at least one requested event, wherein the member customer is provided with more event choices than the non-member customer;

means for storing the customer's at least one requested event selection;

means for prompting the customer to select at least one method of notification;

means for storing the customer's at least one method of notification selection;

means for prompting the customer to select at least one time for notification;

means for storing the customer's at least one time for notification selection;

means for receiving trigger data from at least a second database into the notification system that triggers the at least one requested event;

means for formulating a notification message that includes information about the at least one requested event; and

means for sending the notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification.

As discussed above with respect to independent claim 1, Rajan makes no distinction between member and non-member subscribers. Accordingly, Rajan does not disclose means for determining a subscriber's status as member or non-member nor does Rajan disclose means prompting a subscriber to select at least on requested event wherein member and non-member subscribers are presented with different event options depending on their status. Rajan does not anticipate the language of independent claim 7.

Independent claim 8 includes the following language:

8. (Original)   A system for notifying a customer of at least one requested event comprising:

means for generating a customer's financial notification preferences which include,

(i)   at least one requested event,

(ii)   a customer's notification method preferences, and

(iii)   a customer's time for notification preferences;

a database containing the customer's financial notification preferences;

> a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source;
>
> a notification message generator for comparing the at least one requested event with the financial information and generating a notification message when the financial information matches the at least one requested event;
>
> a notification gateway for sending the notification message to the customer according to the customer's notification method preferences and time for notification preferences; and
>
> **a database for generating a notification report at the customer's request, wherein the notification report includes at least data describing each notification message sent to the customer during a customer selected period of time.**

The undersigned has reviewed Rajan and fails to see where the highlighted language of claim 8 is described. Specifically, while Rajan does disclose "a gatherer for gathering data from one or more Internet sites," this teaches only that data is collected from at least on external source. Further, other portions of Rajan imply that data is only collected from external sources, not internal sources since the subscription service. For example, in Col. 15, lines 49-62, Rajan describes how the subscriber may specify the type of data and the sources of such data which the subscriber wants the system to monitor. The subscriber must provide access information, e.g., passwords, etc. so that the subscription service can access these EXTERNAL data sources to collect data. There subscription service is not an internal source for financial data.

Further, Rajan does not describe generating a summary notification report at the subscriber's request.

With respect to dependent claim 12, Rajan does not describe an internal data source and thus does not describe an internal data source that is the financial institution hosting the subscription service.

With respect to dependent claims 15 and 16, as discussed previously, Rajan makes no distinction between member and non-member subscribers.

Rajan does not anticipate the language of independent claim 8 or claims 9-18 which are dependent thereon.

Independent claim 19 includes the following language:

19. (Original) A method for formulating an alert message containing financial information for a customer comprising:

    storing an alert prompt in a first database of a **notification system hosted by a financial institution**, wherein the alert prompt includes,

        (i)   prompt details,

        (ii)   a preferred method for notifying the customer of the alert message, and

        (iii)   a preferred time for notifying the customer of the alert message;

    receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host financial institution;

    comparing the incoming financial information with the prompt details of the alert prompt in the first database; and

    notifying the customer through the preferred method at the preferred time through an alert message when the prompt details match the incoming financial information.

The undersigned has carefully reviewed Rajan and fails to see where the highlighted limitations are disclosed therein. The undersigned does not disagree that Rajan describes a method for formulating an alert message containing financial information for a customer, BUT, Rajan does not describe a notification system hosted by a financial institution –OR- receiving financial information into a second database of the notification system from at least one outside source and

at least one inside source. The limitation of dependent claim 20 is also not described by Rajan.

Accordingly, Rajan does not anticipate the language of claims 19-22.

Independent claim 23 includes the following language:

23. (Original) A method for notifying a customer of at least one requested event comprising:

        providing the customer with access to a notification system, including,

            (i)   **determining a status of the customer as a member customer or a non-member customer of a host institution providing the notification system,**

            (ii)   generating access data for the customer, and

            (iii)   prompting the customer for the access data;

        prompting the customer to select at least one requested event, wherein the member customer is provided with more event choices than the non-member customer;

        prompting the customer to select at least one method of notification;

        prompting the customer to select at least one time for notification;

        formulating an alert prompt wherein the alert prompt includes,

            (iv)   the at least one requested event,

            (v)   the customer's at least one method of notification, and

            (vi)   the customer's at least one time for notification;

        storing the alert prompt in a first database of the notification system;

        receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host institution;

        comparing the incoming financial information with the at least one requested event of the alert prompt in the first database; and

        sending a notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification when the at least one requested event matches the incoming financial information.

The undersigned submits that claim 23 is allowable for the reasons stated above with respect to

claims 1, 7 and 19.

CONCLUSION

The undersigned submits that claims 1-23 are allowable over the cited prior art and respectfully requests a notice of allowance to this effect. Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned representative at the number listed below. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

Respectfully submitted,

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